

REMARKS

This amendment is being filed in conjunction with a Request for Continued Examination (RCE).

Claims 1, 3, 4-6, 8-11, 13-16, 18-21, 23-26, and 28 are pending, with claims 1, 6, 11, 16, 21, and 26 being independent. Claims 29-34 are cancelled by this amendment without waiver or prejudice.

Claims 1, 3, 4-6, 8-11, 13-16, 18-21, 23-26, and 28 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Walker et al. (U.S. Published Application No. 2002/0169664) in view of Gharavy (U.S. Published Application No. 2003/0004840). Independent claims 1, 6, 11, 16, 21, and 26 have been amended to obviate this rejection.

As amended, claim 1 recites a method for enabling exchange of electronic data between market participants that includes, among other features, enabling a first market participant to configure one or more business rules, where each business rule is capable of being applied to a specific second market participant. Electronic data representing at least one business transaction is received from the first market participant, where the business transaction includes a request business transaction portion and an expected related response business transaction portion. The electronic data representing the request business transaction portion is communicated to the second market participant. Electronic data representing the expected related response business transaction is received from the second participant and the electronic data representing the expected response business transaction is matched with the request business transaction portion.

A sequence of electronic data that represents a series of related business transactions between the first market participant and the second market participant is monitored and both the first market participant and the second market participant are able to track the business transactions.

Applicants respectfully request reconsideration and withdrawal of the rejection because Walker and Gharavy, either alone or in combination, fail to describe or suggest the features of amended claim 1. Specifically, Walker and Gharavy fail to describe or suggest business transactions that include a request business transaction portion and an expected related response

business transaction portion. Walker and Gharavy also fail to describe or suggest that the request portion is communicated to the second market participant, an expected related response is received from the second market participant, and the expected related response is matched with the request portion. A determination is made whether the configurable business rule is satisfied based on the request portion and the expected related response and a subsequent business transaction is established based on the determination. Furthermore, Walker and Gharavy also fail to describe or suggest that a sequence of electronic data representing a series of related business transactions between the market participants is monitored and made available for the market participants to track.

Walker describes providing an offer pointer on a billing statement to consumers based on transactions executed by the consumer. To do so, the system of Walker receives information regarding a transaction executed by a consumer, determines an offer pointer based on the received information, and generates a billing statement associating the transaction with the offer pointer. See Walker, paragraphs [0192]-[0193]. The offer pointer may be a 1-800 number next to a description of a transaction on a credit card billing statement or it may be a hyperlink position adjacent to a total amount owed listed on an electronically-displayed billing statement. See Walker, Abstract.

Walker does not describe or suggest a business transaction that includes a request portion and an expected related response portion. Walker also does not describe communicating the request portion to a second market participant, receiving a response from the second market participant, matching the received response with the request portion, determining whether the configurable business rule was satisfied, and establishing a subsequent business transaction. Instead, Walker receives a completed consumer transaction, for example, a purchase by a consumer using a credit card and, based on that purchase, determines an incentive offer to place on the consumer's credit card bill. Walker does not establish any subsequent business transaction after determining an incentive offer to place on the consumer's bill. Walker also does not monitor a sequence of electronic data representing a series of related business transactions between the first market participant and the second market participant.

Gharavy does not remedy the failures of Walker. Gharavy describes a system that validates a sales agents credentials whiles processing sales transaction data to determine commission amounts. See Gharavy at Abstract. Gharavy, like Walker, does not describe suggest a business transaction that includes a request portion and an expected related response portion. Gharavy also does not describe communicating the request portion to a second market participant, receiving a response from the second market participant, matching the received response with the request portion, determining whether the configurable business rule was satisfied, and establishing a subsequent business transaction.

For at least these reasons, applicants respectfully request reconsideration and withdrawal of the rejection of amended independent claim 1, and its respective dependent claims.

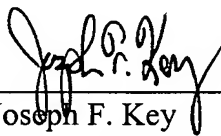
Similarly, each of amended independent claims 6, 11, 16, 21, and 27 recites an arrangement that includes the features describes above with respect to amended independent claim 1. Accordingly, applicants respectfully request reconsideration and withdrawal of the rejection of amended independent claims 6, 1, 16, 21, and 27 and their respective dependent claims for at least the reasons discussed above with respect to amended claim 1.

Applicants submit that all claims are in condition for allowance.

Enclosed is a \$910 check of which \$790 is for the RCE fee and \$120 is for the Petition for Extension of Time fee. During prosecution of this application, please apply any deficiencies or credits to deposit account 06-1050.

Respectfully submitted,

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